

# ND REALTOR®

December 2016

Fall Issue

## ND REALTOR® of the Year Award

At the recent REALTOR® Convention of the Dakotas, Amy Hullet, Century 21 Landmark Realty, Bismarck, ND received the coveted State REALTOR® of the Year Award. This award is the highest honor that the State Association of REALTORS® can give to its members. The selection criteria is judged by the REALTORS® activities on the local, state and national level, on the amount of volunteer activities in their communities, personal business accomplishments and a high professional REALTORS® standard. She was chosen from among 7 candidates nominated by their local Board of REALTORS®.

Hullet, who has been a licensed REALTOR® since 2005, currently serves as the President of the Bismarck-Mandan Board of REALTORS® and was Bismarck-Mandan REALTOR® of the Year in 2013.

Hullet has been an active member of the association on the national, state and local levels by serving on a number of state and local committees in membership



**Amy Hullet**  
2016 State REALTOR® of the Year

She has been the recipient of numerous professional awards through Century 21, both at Landmark Realty and regionally.

She also has chaired the annual "North Dakota Association of REALTORS® Ring Day" Salvation Army fundraiser, the United Way "Day of Caring" REALTOR® team and the Real Estate-Affiliate Care Team (RE-ACT), which selects worthwhile community projects in which to become involved. In 2014, 2015 and 2016, this group of REALTORS® and affiliate members contributed backpacks and materials for the United Way Back Pack for Kids Food Drive.

Hullet is a member of and volunteer at Century Baptist Church, and the Bismarck-Mandan Chamber of Commerce and an active volunteer with the Missouri Slope Areawide United Way, Ducks Unlimited and Kiwanis.

*Hullet see page 3*



**Nicole Schoeder**  
Badland



**Jodi Tollefson**  
Fargo



**Jodi Danzl**  
Grand Forks



**Crystal Lytle**  
Jamestown



**Brad Livesay**  
Minot



**Mitzi Bestall**  
Williston

and leadership roles; contributing to the REALTOR® Political Action Committee and chairing the state convention planning committee.

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## President's Message



Cindy Harvey,  
2016 NDAR President

As I approach the end of my term as President and prepare to join the ranks of the Past Presidents Club, I wanted to take a few moments to reflect on the accomplishments of the organization over the last year and thank all of the members who helped us complete another successful year.

Some of the accomplishments were:

- Approval of new logo
- Approval of printing 3500 policy statement cards
- Approval of 5 Life Membership Applications
- Approval of Taxbot and HotelStorm as member benefits
- Disallow any mobile devices at Board meetings
- Dissolve statewide MLS
- New purpose statement for RPAC Fundraising
- Change member category from Affiliate Member to Business Partner
- Successful North Dakota Association of REALTORS® Ring Day
- NDAR Golden RPAC Investor
- Updated retention schedule for course outlines, etc.
- Supported a successful John Smaby (MN) campaign for NAR 1st VP in 2018
- Recommended mandatory topics to Real Estate Commission
- All boards remained compliant with CORE standards
- All NAR RPAC goals were achieved

Most of these accomplishments would not be possible without the leadership of the committee chairs and their members. I would like to thank the following for their service and leadership: Membership Committee Chair, Todd Anhorn, Government Affairs Chair, Tricia Schlosser, Professional Development Chair, David Blumkin, RPAC Fundraising Chair, Scott Breidenbach, Technology Chair, Clyde Thorne, Nominating Committee Chair, Greg Larson, REALTOR® of the Year Committee Chair, Rita Schuster, RPAC Trustees Chair, Barb Grande and Issues Mobilization Chair, Dewey Uhlir.

I would also like to send out a special token of gratitude to the executive committee members for all of their efforts and hard work this year. I have appreciated the input, feedback and sharing of knowledge of our Immediate Past President, Greg Larson, our President Elect, Lyn Dwyer, Vice President, Ben Schroeder and Director at Large Lorrie Nantt.

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# North Dakota Appraisers Association (NDAA)

After years of aspiration and multiple efforts, the North Dakota Appraisers Association (NDAA) has taken flight - becoming the central voice for the diverse real estate appraisal industry in ND!



our work and take on the appraisal challenges unique to ND. The NDAA will serve as a legitimate source of appraisal education and information and a beacon of professionalism for all involved in this critical

On Monday, September 12, 2016, the 100+ members of the NDAA, elected their first ever slate of officers (4) and board of directors (5)! These dedicated volunteers, from all around ND – see below, are excited to serve as they move forward to accomplish the purposes of the NDAA:

To educate and communicate about legislative and regulatory issues with members of the appraisal profession or with any persons concerned with valuation of real property in North Dakota.

To support the improvement of the Uniform Standards of Professional Appraisal Practice (USPAP) and its effective enforcement by the North Dakota Real Estate Appraiser Qualifications and Ethics Board.

To foster and promote the appraisal profession to the general public through education, research, and publications.

To raise the funds necessary to administer the activities of this nonprofit Corporation and to use such funds to carry out its purposes and objectives.

To promote the public interest and to foster greater public trust and confidence in professional appraisal practice through non-partisan interaction with legislative bodies, government regulatory agencies, and other related organizations.

To be an advocate for the appraisers and the appraisal profession to ensure that their interests, rights, and independence are protected.

The ND appraisal industry has long needed a unified organization like the NDAA to be their central voice - to inform, guide and educate, not only the real estate appraisers, but also the other professionals, legislators and consumers involved in the real estate business. The NDAA assists appraisers as we incorporate appraisal requirements and practices into

profession. For more information about the NDAA, contact the Officers/Directors (listed below) or visit the website [www.ndappraisers.org](http://www.ndappraisers.org)

## CONGRATULATIONS to the NDAA Officers & Directors for 2016-2017!

<b>President</b> (Through 12/31/17)	<b>Bill Gion</b> , Regent, ND 701-690-7633
<b>President Elect</b> (Through 12/31/17)	<b>Dean Rylander</b> , Minot, ND 701-626-2123
<b>Secretary Treasurer</b> (Through 12/31/17)	<b>Rhonda Knudson</b> , Harvey, ND 701-324-4799
<b>Director</b> (Through 12/31/2019)	<b>Beth Keller</b> , Jamestown, ND 701-269-0377
<b>Director</b> (Through 12/31/2019)	<b>Kathy Berry</b> , Moorhead, MN 218-236-5063
<b>Director</b> (Through 12/31/2018)	<b>Joe Ibach</b> , Bismarck, ND 701-255-3181
<b>Director</b> (Through 12/31/2018)	<b>Wade Bachmeier</b> , Bismarck, ND 701-400-4251
<b>Director</b> (Through 12/31/2017)	<b>Ross Berg</b> , Valley City, ND 701-367-6655
<b>Appointed Past President</b> (Through 12/31/2017)	<b>Peggy Boettner</b> , Grand Forks, ND 701-772-4700

## Hullet continued from page 1

The North Dakota Association of REALTORS® consists of approximately 1,780 REALTORS® and 250 Business Partner Members with seven local boards throughout the State of North Dakota. These local boards and State Association are part of the National Association of REALTORS®, "The Voice for Real Estate" and America's largest trade association, representing one million members involved in all aspects of the residential and commercial real estate industries.

## President's Message continued from page 2

Finally, thank you to all of the NDAR staff. They are a tremendously dedicated group of people who have the best interests of the organization and the profession in their hearts and their heads.

If you are interested in getting more involved in one of these roles, please reach out to an existing leader or the NDAR staff. I am confident it will be for you another example of excellent collaboration in your professional life just as it has been for me.

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information.



# Omega Tau Rho



Jill Beck



Bud Hannah



Cindy Harvey



James Hoppe

Since its creation in 1950, the honorary fraternity Omega Tau Rho, represented by the Medallion of Service, is awarded by the State Associations in recognition of a member's various leadership skills. The Medallion of Service is awarded as a token of the high esteem in which inductees are held by their fellow Realtors® and symbolizes the recognition and appreciation accorded to them for their contributions to the National Association of REALTORS® and its affiliated Institutes, Societies and Councils.

Medallions are awarded to those who have honorably completed their term of office as:

1. An officer or director of the National Association of REALTORS® including members of the Executive Committee; or
2. An elected officer of any Institute, Society or Council, or a governor or director thereof; or
3. A president of a State Association.

Also eligible are staff members of the National Association of REALTORS® with 10 years of service, except the Executive Vice President, Senior Vice Presidents, Comptroller and General

Counsel who are eligible after 1 year. Membership was also opened to State REALTORS® of the Year, REALTOR® Emeriti of the National Association, and to Executive Officers of local boards and State Associations with 10 years of service.

Once a medallion is awarded, the recipient is a member for life and cannot receive the award again. This award is truly an honor as it marks exemplary dedication and service by REALTOR® members to their organization.

The 2016 Omega Tau Rho recipients are:

Jill Beck—10 years CEO NDAR—North Dakota Association of REALTORS®, Bismarck

\*Char Broten—Emeritus—Reuben Liechty REALTORS®, Jamestown

Bud Hannah—2016 CRS Chair—RE/MAX In The Hills, Spearfish, SD

Cindy Harvey—2016 NDAR President—Elite Real Estate, Minot

James Hoppe—Emeritus—Century 21 Morrison Realty, Bismarck

*\* Char Broten not pictured.*



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## REALTOR® Association Awards Good Neighbor Award

Diann Loper of Midstate Realty, Inc, Jamestown received the NDAR Good Neighbor Award at the REALTOR® Convention of the Dakotas in Fargo, ND. The Good Neighbor Award recognizes REALTORS® for their efforts in community and charitable service and is awarded every other year during the REALTOR® Convention.

Cindy Harvey, President of the North Dakota Association of REALTORS® states, "We created the Good Neighbor Award to recognize REALTORS® efforts to make their communities a better place to live." She further explained, "REALTORS® are generally very involved in their communities and often times, it goes unnoticed. We want to recognize our members who are not only business people, but also give back to their communities, dedicating themselves to community services projects while serving the needs of their real estate clients."

Loper commits much of her volunteer efforts to the Stutsman County Relay for Life and the American Cancer Society. In the eight years Loper has been involved, she has helped to raise more than \$140,000 through business sponsorships and various fundraisers and just in the last two years, Loper has donated more than 200 hours and given \$1,900 of her own money for cancer research and education.

Loper became emotional while thanking NDAR members for the award saying that this was a very personal mission as she has had siblings and a child die of cancer and currently her husband and a grandson are battling cancer.

Loper was chosen among other REALTOR® nominees from across North Dakota.

The North Dakota Association of Realtors® consists of approximately 1,780 REALTORS® and 284 Affiliate Members with seven local Boards throughout the State of North Dakota. These local Boards and State Association are part of the National Association of REALTORS®, with a combined membership of over 1,000,000, which is the largest trade association in the United States.



2016 Good Neighbor Award recipient Diann Loper with the 2014 recipient Jenny Schuster



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# Chips From The Board

## Bismarck-Mandan BOARD OF REALTORS®



This year's award winners were announced at the Inaugural Celebration on November 17. Congratulations to Kristin Oban who was named the REALTOR® of the Year; and to Tammy Skogen who was named Affiliate of the Year. Both awards are based on involvement in the REALTOR® Association, business accomplishments, community involvement, and REALTOR® Spirit. A Distinguished Service Award was presented to Lore Schneider for her behind-the-scenes hard work on many projects in the association and in the community. All of these individuals have been tremendous assets to our organization!

A new slate of officers and directors was elected in August: Tricia Schlosser, President; Mary Shelkey-Miller, President-elect; Desri Neether, Vice President; and Amy Hullet will serve as Immediate Past President; and newly-elected directors are Heidi Hilzendeger and Darren Schmidt. Thank you to retiring directors Pat Vannett and Lore Schneider, and to retiring officer, Kristin Oban.

Our congratulations to our own Amy Hullet who was elected NDAR Vice President and also won the NDAR REALTOR® of the Year Award. In addition, she was recognized for her RPAC investments with her addition to the NDAR RPAC Hall of Fame.

Over 1,600 items and over \$4,000 in cash was donated for the Go2Bag campaign. The contributions will assist students

## Fargo-Moorhead Area ASSOCIATION OF REALTORS®



It has been an eventful few months at FMAAR!

We are excited to share that we held our Annual Awards Gala at the Sanctuary Events Center on August 16. Congratulations to FMAAR's Realtor® of the Year, Jodi Tollefson; Affiliate of the Year, Josh McMenemy; Distinguished Service Award Recipient, Steve Lunde; and, Jim Fay Award Recipient, Bill Richter. We also presented 25 Year Pins to Greg Krueger, Shirley Moen, Richard Rix, Jeff Botnen, Michael Klindt, Jim McCreary, Sherry McKinnon, Jean Pfau, Peggy Mahar and Dave Kinskey. Emmy Amble and Arnie Kuehn were recognized as Life Members. Special thanks to President Cindy and NDAR CEO Jill for attending our event.

Also, at the Awards Gala we elected 2017 Leadership. Congratulations to the following newly elected Officers and Directors:

FMAAR President Elect – Shawn Ostlie  
FMAAR Vice President – Vicky Matson  
FMAAR Directors – Michelle Borud and Terry Ellingson  
NDAR Directors – Chris Feickert and Emily Johnson  
MNAR Director – Paul Krabbenhoft

FMAAR recently held the 2016 Convention of the Dakotas in Fargo and hosted 544 Realtor® family registrants. We were proud to provide a convention with top-notch educators and entertainers and heard wonderful feedback following the Convention. Thank you to all who sponsored and attended. Without you, the event would not have been near as successful.

In October, we upgraded our Supra lockbox system which required a full conversion. We had to call in and swap out several thousand lock boxes. We are happy to report that the conversion was relatively uneventful. Thank you to our wonderful FMAAR staff Jeannie, Jean and Patti for handling the transition.

We are now starting to plan our Holiday Party and Silent/Live Auction at the Holiday Inn on December 12th. Entertainment will be comedian John DeBoer. Our RPAC Committee will host the Annual Silent Auction and Live Auction with all funds raised contributed to Issues and Mobilization. This year we will be utilizing an app where members can bid on items on their phones. They will receive text messages when they are outbid. We are excited to try something new! Also at the

## Jamestown BOARD OF REALTORS®

The Jamestown Board of REALTORS® hosted a Fair Housing Class in August and also a Code of Ethics Class in October of this year. At our monthly meetings this quarter we had speakers informing us of Insurance Policies, Jamestown's Renaissance Zone, and we also had the privilege of having Jill and Cindy attend our October meeting to install our new officers. We are looking forward to 2017.



Our 2017 officers will be Diann Loper- President; Austin Bauer-President Elect; Crystal Lytle -Secretary; Geni Hoben - Chair; and Kristy Sagaser -Past President. We honored Char Broten for Omega Tau Rho and Diann Loper for winning the Good Neighbor Award. Our upcoming events will be our food drive and our Christmas Party in December for charity.



Traci Redlin  
Association Executive

## Williston BOARD OF REALTORS®

Several members traveled to Fargo for the 2016 Convention of the Dakotas in September. The convention featured great education, entertainment and networking opportunities.





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### ***Bismarck Chips*** continued from page 6

"in transition" and who need a boost of support to get them through difficult times. The backpacks and duffle bags include items like soap, shampoo, notebooks, pens, nail clippers, etc.

The association has been involved in a Mayor's task force on funding infrastructure, a revision to the Mandan sign ordinance, and on a committee addressing infill development in Bismarck. We were also a major sponsor of The Chamber's State of the Cities Address where the mayors from Bismarck and Mandan gave updates and answered questions.

The annual planning retreat was held in October and plans quickly launched for addressing the priority issues. 2017 committee sign-ups will begin shortly.

A remodeling of the REALTOR® Association Building that we co-own with NDAR will begin in a couple of weeks. We're anxious for a little more elbow room!

Market stats for the year are showing a 2% increase in residential units sold with a 1% downward adjustment in sales price. The community of Lincoln has seen the most growth in single family home sales year to date.

Topics covered at monthly membership lunches included Bismarck Police Department Officer Clint Fuller giving tips for safety, and in October we heard updates from commercial brokers on new and existing projects.

RPAC celebrated a stellar year in fundraising via dues billing, auction, phone bank and personal contacts. The group also screened legislative candidates and selected those to receive RPAC support for their campaigns.

Nancy Deichert,  
*Association Executive*

### ***F-M Chips*** continued from page 6

Holiday Party, members may bring a toy or other item needed to benefit The Boys and Girls Club. The evening promises to be fun and entertaining.

Happy Holidays!

Marti Kaiser,  
*Association Executive*

## **Badlands BOARD OF REALTORS®**

October brought some positive statistics with an increase of 35.9% in residential solds over last October. We had 5% more active listings that gave us a 13 month supply of residential listings.

Our new board designees will take the Oath of Office at the November General Membership meeting: Nicole Schoeder as President; Olivia Wellenstein as President-Elect; Michael Schwab as Vice President; Tanna Reopelle as Treasurer; Ninetta Wandler as Member at Large and Shirley Dukart will be our Past President.

The Badlands Board of REALTORS® (BBR) will have four sites for the North Dakota Association of REALTORS® Ring Day on December 2nd.

Our newly elected Mayor, Scott Decker spoke to us at our October General Membership meeting and gave us insights on the state of the city. City Engineer Craig Kubas will be our November speaker on the city sidewalks and city street projects.

Three elected candidates who requested contributions from the Badlands Board of REALTORS® will be receiving checks from our RPAC funds.

We wish you a wonderful holiday season and a healthy and prosperous 2017!

Barb Lupo,  
*Association Executive*



Now that it's Fall, there's no better time to get the best deals on hotels, available just for members of the North Dakota Association of REALTORS®. We've partnered with HotelStorm to offer our members exclusive savings continuing all season

long. Whether you're planning to book Thanksgiving accommodations or traveling out-of-state to watch the leaves change with loved ones, you'll always get the best rates. Click on the link below and use password NDARMEMBER to unlock savings



## Grand Forks Area Association of REALTORS®

Fall is here and the weather has been fairly warm. If it just would quit raining so the farmers could finish up, fall would be perfect. The market in the Grand Forks Area is steady as compared to past years. The number of sold units is up by almost 5%, total sales volume is up by 5%, while days on market has increased 12 days. Inventory is still tight, it seems to be losing up a little. This could be a record year if things progress as expected.

In 2008 the Grand Forks Area Association of REALTORS® established a Scholarship fund in memory of Robert (Bob) Freeberg. Bob was a believer in state and local board participation and NEVER missed a State Convention. So in honor of Bob each year we will award a registration scholarship to send a New Member to the ND/SD REALTOR® Convention of the Dakotas. This winner for 2016 was Christin McDonald.

The Committees of the Grand Forks Board of REALTORS® has been very busy in the past few months. The Public Relations Committee is participating in a Giving Tree program through the Grand Forks County Social Services. Christmas for six needy families in the Grand Forks area will be much more festive because of the generosity of the Members and Business Partners (Affiliates) of the Grand Forks Area Association of REALTORS®. Committee members will also participate in the Listen Center's Christmas tree program. Area businesses decorate Christmas trees which are then donated to needy families in Grand Forks. All monies from this program go the Listen Center in Grand Forks. Lastly, we are preparing for this year's North Dakota Association of REALTORS® and Minnesota REALTORS® Ring Day.

John Colter,  
Association Executive

## *Williston Chips continued from page 7*

Congratulations to Mitzi Bestall (RE/MAX Bakken Realty) for being selected as REALTOR® of the Year and to Rebecca Holmen (ND Guaranty & Title) for being selected as the Affiliate of the Year for the Williston Board of REALTORS®!

Mitzi Bestall, President Elect, conducted New Member Installation for Felicity Ebel and Paula Jarland at the General Membership meeting in October. We also held a food drive at the meeting which brought in much-needed items for the Salvation Army.

Several members attended the NAR Annual Convention in Orlando. Most were first-time attendees and got a lot out of the convention experience.

We are excited to participate in ND Association of REALTORS® Ring Day on December 2nd. Our Public Relations/Events Committee has cooked up a contest between offices that will make for some fun competition!

On December 8th we will have our Holiday Party with a social, dinner and auction. The proceeds will go to local charities including Christmas for Kids and All Veterans Reunion/CFV.

Welcome to the start of the holiday season!

Jane Marum,  
Association Executive



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# A Legal Review



Casey Chapman, Attorney at Law, NDAR Legal Counsel

## This Property Is "Coming Soon" ???

I have dealt with real estate issues for many years. I must admit that, until I fielded questions from two separate brokers on the issue of "Coming Soon" signs, all within the last few months, I

had never previously dealt with the issue.

There are many facets to this issue. In fact, Lyn Dwyer pointed me to a recent article on the subject by Susan Dioury, who is the legal counsel for risk management for the Minnesota Association of REALTORS®. In her article, she explored the subject from a variety of angles, including fiduciary duty, Code of Ethics, etc. It is a good article, and I commend it to you.

I, on the other hand, want to address a very specific facet of this issue. In fact, it is the question that was addressed in both inquiries, i.e., does a North Dakota licensee need a listing agreement before placing a "Coming Soon" sign on somebody's lawn.

I found several references, which initially move us in the direction of an answer. First, the statute on licensee discipline, Section 43-23-11.1(1)(i), (page 8 in the Red Book), says that it is a disciplinary violation if the agent is "offering real property for sale or lease without the knowledge and consent of the owner or the owner's authorized agent or on any terms other than those authorized by the owner or agent." Then, in the regulations, which are approved by the Real Estate Commission, there is a reference at Section 70-02-03-10, (page 51 in the Red Book), entitled "For sale signs", which says that "No signs shall be placed on any property for its sale or lease without the consent of the owner, or the owner's duly authorized agent." Both of those sections only talk about consent. If one were to rely on those sections alone, and the clear need for consent contained therein, the prudent licensee would make sure that any such consent is in writing.


However, neither of those sections specifically requires a signed listing agreement, in order to advertise the property. The only requirement is the consent of the owner. Thus, there could still be an open question, i.e., would simple written consent for a "Coming Soon" sign be enough, or should the writing comply with the requirements for a listing agreement?

In the Real Estate Commission regulations at Section 70-02-03-04 (page 49 in the Red Book), entitled "Listings", there is a rule that a written listing agreement is required whenever


residential property, consisting of separate dwelling units for one through four families, is "advertised or offered for sale." Because of the "advertised or offered for sale" language, it is my opinion that a licensee should not place any type of sign until the property is actually listed. I think that it is very possible (probable?) that the word "advertised" could be interpreted by the Real Estate Commission very broadly to include a "coming soon" sign. In such an interpretation, the Real Estate Commission could approach the issue from the standpoint that, in their effort to protect the public, the Commission may not want owners to be so closely linked to a brokerage without a listing agreement.

For example, what if a "Coming Soon" sign is authorized, without a listing agreement, and then, just when the property will be actively placed on the market, the owner becomes disenchanted with the agent and does not want to sign a listing agreement. The owner probably owes no obligation to the agent at that point, but, even so, one can imagine the agent arguing, "but I gave your house exposure and created interest, you can't drop me now." Does that create a fair environment for an owner making a decision on the marketing of the owner's home and the accompanying terms of broker compensation? One can imagine that, and many other, complications.

Once the property is listed, the owner, to whom the licensee now owes a duty of obedience, clearly has the right to authorize a "coming soon" sign. At that point, though, the owner has the protection of a written understanding of the listing arrangement, and the agent has a written agreement on the terms of representation and compensation. So, the answer is... Get it listed first!!!



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# 2016 Convention of the Dakotas a Success!

Along with our friends and neighbors from the South Dakota Association of REALTORS® over 544 REALTOR® family registrants took time from their busy schedules to attend the 2016 Convention of the Dakotas in Fargo, ND. The Fargo Moorhead Area Association of REALTORS® members and staff were excellent hosts and put on a wonderful convention at the Holiday Inn, Fargo that was full of networking opportunities, top-notch education, and a ton of entertainment.

## **Board of Directors and Annual Membership Meetings:**

At the September BOD Meeting, Life Memberships for Bernard Pellenwessel and Edward Schnaible-Minot and Dean Nelson-Grand Forks were approved. Also approved were the 2017 Budget and a donation of \$5,000 to the REALTOR® Relief Fund to assist recently flooded areas in the south. 2015 NAR President Chris Polychron and NAR Region 8 VP Jim Cormier thanked ND REALTORS® for their support of RPAC and Calls For Action and for their dedication to the real estate industry. Polychron said the goals for 2017 NAR President Bill Brown are to increase the percent of home ownership; to preserve the Mortgage Interest Deduction and property tax deductions; to preserve federal guarantee financing through Fannie Mae and Freddie Mac and to encourage REALTORS® to plan for retirement through a course entitled, "Real Estate Investment-Building Wealth." At the Annual Membership Meeting a resolution was approved to support the 2017 Convention of the Dakotas in Aberdeen, South Dakota and seven changes to the Bylaws were approved (they were included in the August 2016 newsletter).

## **Election of 2017 Officers and Installation:**

President – Lyn Dwyer, RE/MAX Realty 1, Fargo; President Elect – Ben Schroeder, Park Co. REALTORS®, Fargo ; Vice President – Amy Hullet, Century 21 Landmark, Bismarck and recently the Director at Large was appointed by President Lyn – Jill Kjorstad, RE/MAX Bakken Realty, Williston.

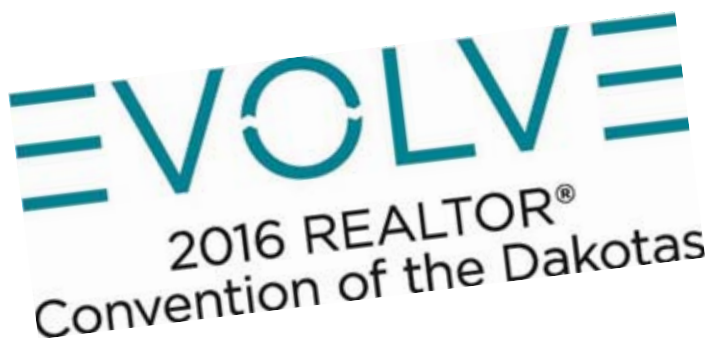
**State REALTOR® of the Year:** Amy Hullet, Century 21 Landmark, Bismarck

## **Dakotas CRS Chapter Officers 2017:**

Chair – Sharon Lunski, RE/MAX Grand, Grand Forks, ND; Finance Leader/Vice Chair, – Charlie Larkin, Diversified Real Estate, LLC, Watertown, SD; Education Chair – Cathie Ogdie, Ogdie Realty; Sioux Falls, SD; Membership Chair – TBD and Immediate Past Chair – Bud Hannah, RE/MAX in the Hills, Spearfish, SD.

**2016 Dakotas CRS of the Year Award:** Bud Hannah, RE/MAX in the Hills, Spearfish

**Omega Tau Rho Awards:** For 10 years of dedicated service as the CEO of NDAR, Jill Beck, North Dakota Association of REALTORS®, Bismarck; for her 10 years of dedicated service as an Association Executive, Marti Kaiser, Fargo; as the 2016 NDAR President – Cindy Harvey, Elite Real Estate, Minot; for his leadership role as Dakota CRS chair, Bud Hannah, RE/MAX in the Hills, Spearfish SD; and for over 40 years of continued membership in all three levels of the REALTOR® family-local,



state, and national as REALTOR® Emeritus – Char Broten, Reuben Liechty REALTORS®, Jamestown, and James Hoppe, Century 21 Morrison Realty, Bismarck.

## **Charities Fundraising Efforts:**

Spare Key was once again the charity that was focused on at the convention. In the end it is expected to be able to count nearly \$17,872.85 in total revenue from their time in Fargo. This includes what was raised at the convention as well as the luncheon. A matching grant of \$15,000 will also be added to this total by Western Refining Northern Tier Oil Transport, which operates in the Bakken areas of Stanley and Williston, ND.

**Good Neighbor Award:** For recognition of her efforts in community and charitable service with the Stutsman County Relay for Life, Diann Loper, Midstate Realty in Jamestown, ND.

**New NDAR RPAC Hall of Fame Members:** Jodi Tollefson, Park Co. Realtors®, Fargo; Kevin Fisher, Park Co. Realtors®, Fargo; Amy Hullet, Century 21 Landmark, Bismarck.

Congratulations to All!!

A big Thank you to the Fargo Moorhead Area Association of Realtors® for the great education and entertainment - everyone left with a smile on their face, renewed friendships, and business referrals.

For photos of the convention, check out our Facebook page at [www.facebook.com/NorthDakotaRealtors](http://www.facebook.com/NorthDakotaRealtors)

*See pages 12 & 13 for photos from the convention*



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# 2016 Convention of the



2017 Officer Installation



2016 State REALTOR® of the Year:  
**Amy Hullet,**  
Century 21 Landmark, Bismarck



2016 Dakotas  
CRS of the Year Award:  
**Bud Hannah,**  
RE/MAX in the Hills,  
Spearfish, SD

# the Dakotas Highlights



Western Refining Northern Tier Oil Transport matching donation



Dueling Pianos was another fantastic event during the convention

**EVOLVE**  
2016 REALTOR®  
Convention of the Dakotas



Some convention attendees participated in the "Creatively Uncorked" event



## Did You Know?



Jill Beck  
NDAR CEO

NDAR membership dues once again remain unchanged from the last few years but they are coming due soon. Please check with your local board for the deadline as they differ. Make sure you pay by the due date so you don't have any interruption in your NDAR membership services. With

prompt payment you will not notice any change in benefits received from your local, state or national association. If not paid to NDAR by December 31 it will result in membership being suspended and a re-instatement fee. We thank each of you for your continued membership. NDAR's membership is now approximately 1,750 REALTOR® Members and 280 Business Partners (formerly known as Affiliate Members).

Watch for nomination forms coming out in December for the Claus Lembke Political Involvement Award. The award recognizes those REALTOR® members who have significantly advanced the legislative agenda of the North Dakota Association of REALTORS® through political involvement both in the public arena and on REALTOR® political issues.

We just returned from the National REALTORS® convention in Orlando, FL and happy to report 60+ members were in attendance. Below are highlights of the meetings:

### Commitment to Excellence Framework Passed

The Board approved the framework of the Commitment to Excellence (C2EX) program, an initiative to develop and enhance qualities that reflect the commitment of a REALTOR® to ethics, advocacy, technology, data privacy, and customer service. As part of the voluntary program, which is contingent on the approval of funding by the Finance Committee and the Board of Directors, NAR will develop a self-assessment designed to measure a REALTOR®'s proficiency in the C2EX competencies

and position him or her for improvement. The program will be made available to members through a website and a mobile app known as C2EX Central. NAR will cover the full cost of the Commitment to Excellence program and administer it. *(Note that we have several NDAR members who serve on the NAR Professional Standards Committee who will be working through parts of this program as it moves forward. Professionalism in our industry comes up at every meeting that we have, as well as NAR and I am sure at the local level as well and this may be a start to more professionalism in our industry).'*

### Former NAR presidents to head CEO search

The Delegate Body approved a Constitutional change to permit the Leadership Team to appoint a committee to identify a new CEO for the organization and select the CEO without requesting approval from the Board. Work begins after the meeting to find a replacement for CEO Dale Stinton, who will retire at the end of 2017. President Tom Salomone reported to the Board of Directors and Delegate Body that Chris Polychron, NAR's 2015 president, will chair the search committee, and Cathy Whatley, NAR's 2003 president, will serve as co-chair. The full search committee will be named in a matter of weeks.

### Board structure changes

The Delegate Body approved minor changes to the composition of NAR's Board of Directors, the first structural changes to that group since 2000. Over those 17 years, the industry and the association have seen significant advances, and national membership has grown by 58 percent. In that context, NAR's Leadership Team asked REALTORS® and association executives from across the country to take a comprehensive look at the composition of the Board of Directors. A presidential advisory group, appointed by President Tom Salomone, recommended a series of Constitutional changes. The most controversial of the amendments, which proposed to change the allocation formula for state and local association representatives to the board, were defeated by the Delegate Body. To learn more, read REALTOR® Magazine's coverage of the board structure changes. *(Note: that there were no changes that would have impacted our director allotment – we are one of the smallest of the small.)*

### Fair Housing

The Board voted to "support and/or initiate" legislative and regulatory efforts that would bar discriminating against people seeking to procure housing based on their sexual orientation or gender identity. The Federal Fair Housing Act protects equal housing opportunity on the basis of race, color, religion, sex, handicap, familial status and national origin, but not on the basis of sexual orientation and gender identity. *(Note: Guessing this topic will be discussed at our upcoming Government Affairs meeting with the 2017 Legislature nearing).*

### Appraisals

The Board voted to urge FHA to void its requirement that an appraisal stays with the property for 120 days. The requirement to keep an appraisal with a property for four months can negatively affect property values in markets where prices are rising.

### Patent-infringement insurance

*Did You Know see page 15*

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# 2017 Legislative Session - REALTORS® Legislative Impact Day

REALTORS®! Mark your calendars now for next year's REALTORS® Legislative Impact Day. It will be on Wednesday, February 15. That is the day REALTORS® and Home Builders go to the Capitol to meet with legislators and educate them on the value of REALTORS® and Home Builders and the positive economic impact we have on our communities. This day also gives us an opportunity to share important policy messages with our legislators and allows us to share statistics and inform them about what has been happening in the real estate industry in their communities. We will have tables for each local board set up in the Memorial Hall so local associations can share information specific to their legislative districts.

We meet early in the morning at the Capitol and attend committee hearings where legislation that impacts REALTORS® is being heard. Then we adjourn to the Brynhild Haugland Room and receive an update from our REALTOR® legislators and House and Senate leaders on important legislation. Next we sit in on the House and Senate sessions as they debate and pass or defeat legislation. This year we're asking everyone to wear their blue REALTOR® R t-shirts to make it obvious that it's our day at the legislature. Finally we host a social at the Ramada to thank legislators for being supportive of the REALTOR® Party.

More information will be forthcoming as the day approaches, but mark your calendars now...we'd love to have a massive turnout!

## *Did You Know continued from page 14*

The Board approved a recommendation by the Legal Action Committee to purchase liability insurance for NAR itself, REALTOR®-owned MLSs, and state and local associations to protect against patent-infringement claims by "patent trolls," which profit by seeking fees for use of overly broad patents that they own.

## **Reports**


**Top-level domain.** Bob Goldberg, president and CEO of the REALTORS® Information Network and a senior vice president for NAR, gave a report on NAR's .REALTOR top-level domain, announcing that in December, the association will transition its main website, REALTOR.org, to a new web address, NAR.REALTOR.

**Realtors Property Resource®.** Dale Ross, CEO of Realtors Property Resource®, updated directors about RPR®'s Advanced Multi-List Platform™ (AMP™) and Project Upstream initiatives. Ross said both initiatives are on time and under budget. Ross said RPR® achieved a key milestone by presenting a live demonstration of AMP™ during the REALTORS® Conference & Expo. He added that 94 percent of all residential listings in the United States are on the RPR® system, and that 92 percent of MLSs use it.


Amy Hullet, Bismarck, NDAR 2016 REALTOR® of the Year was recognized on stage with her peers from the other states at the General Session.


President Elect Lyn Dwyer, Fargo presented, along with Minnesota Association of REALTORS®, Patty Zuzek, at the State Leadership Group on the joint efforts with the Salvation Army for the North Dakota Association of REALTORS® Ring Day that is happening in approximately 32 states.

It was a very busy time with meetings, education and evening events that were part of the conference. Thank you to all who attended and represented NDAR at meetings and Board of Directors.



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# 2017 Officers Elected

Congratulations to the 2017 NDAR officers elected during the General Membership/Board of Directors meeting held at the 2016 Convention of the Dakotas, Fargo ND.

Also appointed as the NDAR Director at Large by 2017 NDAR President Lyn Dwyer is Jill Kjorstad, Williston.



**Lyn Dwyer**  
Fargo  
President



**Ben Schroeder**  
Fargo  
President-Elect



**Amy Hullet**  
Bismarck  
Vice President



**Jill Kjorstad**  
Williston  
Director at Large



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<b>2017 National Committee Appointments</b>		
<p><b>Daryl Braham</b> Board of Directors</p> <p>Broker Involvement Council</p> <p>Professional Standards Committee</p>	<p><b>Lyn Dwyer</b> Board of Directors</p> <p>Professional Standards Committee</p>	<p><b>Scott Louser</b> RPAC Fundraising Forum</p> <p>RPAC Trustees Fundraising Committee</p>
<p><b>Nancy Deichert</b> Multiple Listing Issues and Policies Committee</p> <p>Professional Standards Committee</p>	<p><b>Cindy Harvey</b> RPAC Major Investor Council</p> <p>Risk Management Committee</p>	<p><b>Shari Anhorn</b> Consumer Communications Committee</p>
<p><b>Joshua Boschee</b> Housing Opportunity Committee</p>	<p><b>Scott Breidenbach</b> RPAC Participation Council</p>	<p><b>Nancy Willis</b> State &amp; Local Issues Policy Committee</p>
<p><b>Karin Haskell</b> Consumer Communications Committee</p>	<p><b>Ben Schroeder</b> Data Strategies Committee</p>	<p><b>David Lanpher</b> Real Property Valuation Committee</p>
<p><b>Larry Louser</b> REALTOR® Party Member Involvement Committee</p>	<p><b>Vicki Roller</b> Board of Directors</p> <p>Membership Policy &amp; Board Jurisdiction Committee</p>	<p><b>Amy Hullet</b> Diversity Committee</p>
<p><b>Dewey Uhler</b> State &amp; Local Issues Policy Committee</p>	<p><b>Greg Larson</b> Insurance Committee</p>	<p><b>Jerry Youngberg</b> Risk Management Issues Committee</p>

***Jill Beck: NDAR CEO – Meeting & Conference Committee***



## RPAC Corner



Nancy R. Willis,  
NDAR GAD

NAR and NDAR were successful putting RPAC dollars to work! NAR invested in our federal representatives and U.S. Sen. John Hoeven and U.S. Rep. Kevin Cramer were re-elected.

NDAR invested \$28,500 in statewide candidate races and all eight of our endorsed and supported candidates were successful in winning office – a 100% success rate.

In the ND House, Local Boards invested \$21,396 in candidate endorsements and support for 33 candidates. Of those candidates, 27 were elected. A success rate of 82%.

In the ND Senate, Local Boards invested \$11,659 in candidate endorsements and support for 16 candidates. Of those candidates, 11 were elected. A success rate of 69%.



Surprisingly, quite a few incumbent, notable lawmakers were ousted, two GOP and 15 Democrat.

Mac Schneider, D-42 (2009) Senate Minority Leader and Kent Onstad, D-4 (2001) House Minority Leader, both lost their

races. Kylie Oversen, D-42 (2013), executive director, Democratic-NPL Party and Phil Murphy, D-20 (2011) Minority Caucus leader also lost. Other Democrats that lost were Bill Amerman, D-26 (2003); Jerry Kelsh, D-26 (2008); Bob Hunsakor, D-6 (2001); Jessica Haak, D-12 (2013); Marie Strinden, D-18 (2013); Gail Mooney, D-20 (2013); Naomi Muscha, D-24 (2013); David O'Connell, D-6 (1989); Tyler Axness, D-16 (2013); Connie Triplett, D-18 (2003) and George Sinner, D-46 (2013). On the GOP side, Blair Thoreson, R-44 (1999), Chair, Govt. Operations Subcommittee, House Appropriations, and Tim Flakoll, R-44 (1998), Chair, Senate Education, were not re-elected. The GOP gained 9 seats in the House and 6 seats in the Senate.

Unfortunately, Ben Hanson, REALTOR®, D-16 (2013), lost his re-election bid; however, two new legislators, Scott Meyer, Senate, Business Partner, and Steve Vetter, REALTOR®, House, both R-18, and members of the Grand Forks Area Association of REALTORS® were elected and Rep. Josh Bosch, D-44, REALTOR®, Fargo was re-elected. That gives NDAR representation from six member legislators! Thank you for voting and for your investments in RPAC!

## NDAR Member REALTORS® Earn RPAC ND Hall of Fame Status

Three North Dakota Association of REALTORS® members recently were inducted into the NDAR REALTOR® Political Action Committee (RPAC) Hall of Fame at the Convention of the Dakotas.



NDAR President Cindy Harvey, Minot (far left) and 2015 National Association of REALTORS® President, Chris Polychron (far right) congratulate 2016 RPAC Hall of Fame Inductees (l-r) Jodi Tollefson and Kevin Fisher, Fargo and Amy Hullet, Bismarck.

REALTORS® Kevin Fisher, Park Co. REALTORS® and Jodi Tollefson, Park Company REALTORS®, Fargo Moorhead Area Association of REALTORS® and Amy Hullet, Century 21 Landmark Realty, Bismarck Mandan Board of REALTORS®, were presented awards and recognized for each contributing an aggregate of \$10,000 over the years to NDAR's Political Action Committee or Political Action Fund (called Issues & Mobilization).

RPAC, the REALTORS® POLITICAL ACTION COMMITTEE, is non-partisan and supports candidates who support the real estate industry. Issues Mobilization addresses issues that impact the real estate industry.

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# North Dakota Association of REALTORS® Ring Day

**Friday, December 2, 2016**

Mark your calendars for North Dakota Association of REALTORS® Ring Day, December 2, 2016, and join us in a common cause to do the most good. You can be part of continuing the single largest community outreach activity ever taken on by a professional organization.

The Salvation Army operates hundreds of housing facilities that provide everything from one night of shelter to a permanent home. Every night, The Salvation Army houses more than 27,000 people across America.

In addition to providing housing, The Salvation Army offers rent and mortgage assistance for families facing foreclosures.

Gather your fellow REALTORS®, affiliate members, friends and family, and call your local board to reserve your "ring" time!



NORTH DAKOTA ASSOCIATION OF  
REALTORS®

RING DAY

**Friday, December 2**



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## Government Affairs Update



Nancy R. Willis,  
NDAR GAD

The elections have taken place and I want to touch briefly on the results of the statewide ballot measures.

- Measure 1 was approved by 82.10% of voters. The law now prohibits an individual from serving in the legislative assembly, unless the individual lives in the district from which he or she was elected.
- Measure 2 was approved by 64.29% of voters. Previously the law required that 10% of the revenue from oil extraction taxes be deposited in the common schools trust fund and 10% in the foundation aid stabilization fund. The principle of the foundation aid stabilization fund could be expended by order of the Governor, only to offset reductions in state aid to school districts due to a revenue shortage. This measure now allows the legislative assembly, in addition to the Governor, to use any excess principal balance of the foundation aid stabilization fund, not just to offset reductions in state aid to school districts, but also for education-related purposes whenever the balance exceeds 15% of the general fund appropriation for state aid to school districts for the most recently completed biennium.
- Measure 3 or "Marsy's Law" was approved by 62.02% of voters. It grants certain rights to victims of crime in the state and outlines what those rights are.
- Measure 4 was rejected by 61.67% of voters and would have increased taxes on tobacco products significantly with the proceeds allocated among the State's general fund, a veteran's tobacco trust fund and the community health trust fund.
- Measure 5 was approved by 63.80% of voters. It allows the use of "medical" marijuana for defined medical conditions. Individuals wishing to take advantage of this new treatment need to register with the department of health and meet all criteria. If approved an ID card will be issued and a patient may receive up to three ounces of usable marijuana. An individual could be licensed to grow marijuana in his/her home if they are more than 40 miles from the nearest registered facility.

The 2017 Legislative Session begins on Tuesday, January 3 and we are gearing up for that. We will have a Government Affairs Committee meeting in Bismarck on Thursday, December 8 to update our policy book, review any legislation we have in

hand and finalize details for Legislative Impact Day, which is scheduled for February 15.

Legislation we will be monitoring includes proposals that would transfer the expense of county social services from the county to the state and will impact the 12% property tax reduction; would transfer the remaining 20% expense for K-12 from the local municipalities to the state (at present it is 80% state/20% local) and also impact the 12% property tax reduction; would expand the power of eminent domain authority by water boards to allow for "quick take"; would require that beginning in 2018 carbon monoxide alarms must be installed in residences and multiple unit buildings that are leased or rented or when ownership is transferred and must be added to building codes; would increase recorder fees; would clean up language in NDCC for appraisers to match required federal language; would clarify One Call excavation regulations; revisions to Agricultural laws in NDCC to ensure changes do not have a negative impact on property rights; would establish a pilot program for mapping at risk flood areas; would address how city assessors assess multi-family buildings; would update sales price disclosure parameters and of course, anything related to property taxes or taxes that affect political subdivisions; anything related to the Fargo-Moorhead Area Diversion Project and anything that impacts homeowner or property rights and /or the real estate industry.

We are fortunate to have six member legislators looking out for our interests. They are:

- Rep. Thomas R. Beadle (R-27), REALTOR®, Commercial Broker, Keller Williams Roers Realty, Fargo;
- Rep. Joshua A. Boschee (D-44), REALTOR®, Hatch Realty, Fargo;
- Rep. Tom D. Kading (R-45), REALTOR®, Precision Group, LLC, Fargo;
- Rep. Scott C. Louser (R-5), REALTOR®/ Broker/ Owner, NextHome Legendary Properties, Minot;
- Sen. Scott Meyer (R-18), Business Partner, Home Mortgage Consultant, CornerStone Mortgage, Grand Forks
- Rep. Steve Vetter (R-18), REALTOR®, The Appraisal Office, Grand Forks.

Be sure to save the Legislative Impact Day date on your calendars, Wednesday, February 15, 2017 and as we have done in the past, we will be hosting weekly, noon conference calls to update you on Legislative activities beginning on Friday, January 13, 2017. This conference call is open to everyone.

As we end 2016, I would like to thank all of our members for your support both through investments in RPAC and Issues and your participation in REALTOR® Party activities including Calls for Action, the Broker Involvement Program and getting out to vote, as well as NDAR meetings, conferences and conventions. Our successful advocacy efforts would not be possible without your active involvement! As we begin 2017 let's continue to Vote! Act! Invest!





*Since 1997 Spare Key has been helping families in Minnesota, North Dakota, South Dakota and Wisconsin “Bounce and not Break” with a mortgage or rental grant on their behalf while their critically ill or seriously injured child recovers in the hospital.*

This year’s REALTOR® Convention of the Dakotas set a new mark for generosity as hundreds of REALTORS® from North Dakota Association of REALTORS and South Dakota Association of REALTORS® donated nearly \$18,000 to Spare Key! On top of this, Western Refining gifted us with an incredible matching donation of \$15,000 which means nearly \$33,000 was raised in Fargo!

For three years we’ve been honored to be a part of this convention. The South Dakota and North Dakota Association of REALTORS® have allowed us to raise nearly \$80,000 in combined donations and challenges grants!

For more information visit [www.sparekey.org](http://www.sparekey.org)



## Calendar of Events

Updated 11/15/16

### 2016

#### 2016

**Dec 2** ND Association of REALTORS® Ring Day

January	February	March	April
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September	October	November	December
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	30 31		

### 2017

**Feb 7-8** ND Housing Conference Bismarck, ND  
**Feb 14-16** NDAR Meetings & Leg Impact Day Bismarck, ND  
**Mar 17-20** AE Institute Denver, CO  
**May 15-20** REALTORS® Legislative Mtgs Washington, DC  
**Aug 13-14** NAR Leadership Summit Chicago, IL  
**Sept 13-15** REALTOR® Convention of the Dakotas Aberdeen, SD  
**Nov 1-6** NAR Convention Chicago, IL  
**Dec 1** ND Association of REALTORS® Ring Day

### 2018

**Mar 23-26** AE Institute Charlotte, NC  
**Aug 20-21** NAR Leadership Summit Chicago, IL  
**Oct 31-Nov 5** NAR Convention Boston, MA

# 4 Behaviors That Could Get You Sued

*Staying out of legal trouble means knowing what you need to say – and when to say nothing at all.*

By Sam Silvestein

## **Neglecting to disclose material information.**

The old saying that honesty is the best policy holds especially true when it comes to real estate. Be sure to let prospective buyers know key facts about a listing up front—even if they may cause some people to hesitate before making an offer—instead of waiting until later in the sales process or, worse, not saying anything at all.

“Disclosure upfront may be tough initially, but it’s better than a lawsuit,” says Robert A. Sayas, an attorney with Sayas, Schmuki, Rondini & Plum S.C. in Wauwatosa, Wisc. “Disclosing early is like a boxer taking a jab. You can recover. But a lawsuit is a knock-out punch.”

In addition, be sure to check with an attorney or title company if you’re unsure of anything you tell prospective buyers about a home, advises Terry Tremaine, an agent with Century 21 Mike Bowman in Grapevine, Texas. “It gives everyone a comfort level, and will project on to the sellers.”

## **Using an incomplete property description.**

A property’s street address may be all you need to find it on a map, but you generally have to give more specific details—such as lot and block numbers—to properly fill out real estate paperwork. “Laws are very exacting regarding what constitutes a legal description,” and you could find yourself with an unenforceable sales contract if you don’t provide the required information, says Michael Baucum, a transactional real estate attorney in San Antonio. Check with local tax authorities if you’re not sure what you need to include.

## **Weighing in on a home’s condition.**

You may be an expert on selling properties—but that doesn’t mean you should be in the business of advising people on their physical shape. If a client asks if a system in their home needs repairs before the property goes on the market, or a visitor inquires about a home’s condition during an open house, resist the temptation to offer your opinion. Instead, tell them to consult a certified property inspector, advises Brian Copeland, chief of broker services for Village Real Estate Services in Nashville, Tenn.

“Your job is to negotiate which [recommended] repairs to do,” not decide if something needs to be fixed, says Copeland. “We are not contractors or structural engineers. We are marketers. Our expertise is to keep the deal together and make the customer happy. Giving opinions outside of your expertise is a huge legal pitfall.”

## **Saying whether a neighborhood is “safe.”**

You may have your opinions about whether a particular street

is good for families with children or dicey after dark, but sharing how you feel could be a fair-housing violation. Your best bet is to let clients know that you can’t answer questions about whether a neighborhood is safe. Instead, point people toward crime statistics and other objective data, or recommend they look around the area at different times of day on their own to get a firsthand view of what it would be like to live there, says Copeland.

“It’s a slippery slope, so you have to be a steward of your words,” says Copeland. “You can’t let your guard down and start saying things that don’t have a place in our profession.”

*As a writer-producer for the National Association of REALTORS® based in Washington, Sam Silverstein develops articles and videos for NAR’s members and others interested in its activities, statistics and research. You can contact him at [SSilverstein@realtors.org](mailto:SSilverstein@realtors.org). Reprinted from REALTOR® Magazine Online, July 2016 with permission of the National Association of REALTORS®. Copyright 2016. All rights reserved.*



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